CrediCorp

GUIDE

Customer Portal Data Rights Guide

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UK direct lender
Short-term business credit to limited companies & LLPs

No personal guarantee
We never ask a director to guarantee the company's borrowing

100% cost cap
Total cost of credit is capped at 100% of the amount borrowed

1. Scope

This guide explains the privacy-rights tools inside the signed-in customer portal. It complements the broader Subject Access Request guide. It does not replace the signed agreement or the main privacy notice.

2. The portal privacy centre

The main privacy centre is the signed-in area. From there the portal may let you:

- request a data export;
- view access and export status;
- request erasure where the law allows it;
- lodge an objection to processing;
- move to the consent ledger and export-history pages.

These are authenticated account actions. They are tied to the signed-in user and are not general public forms.

3. Data export requests

From the portal, a data export is requested first and delivered when ready. The export is not guaranteed to appear instantly in the same response. When the file is ready, the portal can surface a download link for the prepared JSON package and may also notify the account holder.

The export-history page exists so the company can see whether a request is pending, ready, or failed. That page is part of the portal audit trail for privacy-rights activity.

4. What the export is for

The export route is for the director's or authorised user's own data linked to the account. It is designed to surface profile, application, loan, preferences, and audit-history material that belongs to that signed-in account. It is not a route to obtain another person's data, and the portal is built to fail closed where

ownership or allow-list checks do not pass.

5. Consent ledger and preference surfaces

The consent-ledger page is a read-only display of recorded consent choices held for the account, such as marketing and analytics-related flags where available. If the company wants a recorded consent changed and the portal does not expose a direct write control for that item, the portal tells the user to contact us.

The portal may also expose a local device/browser telemetry preference. That telemetry preference is separate from the server-side consent ledger. It is stored on that device or browser only, defaults to off, and can be withdrawn from the same surface.

6. Erasure requests

The portal may let the company request erasure from the signed-in privacy centre. That request is reviewed against lawful retention duties before deletion is queued. If there is an active loan or another live retention basis, the portal may refuse immediate erasure and explain that retention still applies.

An erasure refusal in that situation does not mean the request was ignored. It means some records must be retained for a lawful reason and cannot yet be deleted.

7. Objection requests

The portal may let the company submit an objection to processing, for example where it wants us to review direct-marketing or profiling-related activity. Submitting that objection logs the request for review and can suspend the affected processing categories while the review is handled. This does not automatically stop processing that is still needed to perform the signed agreement, protect the platform, or comply with law.

8. Identity and security checks

Portal data-rights actions depend on the authenticated session and the account's security controls. The portal uses those controls so one customer cannot request or download another customer's data.

If the session expires or the security checks fail, the request may need to be repeated after signing in again.

9. Relationship to other legal documents

Use this guide together with:

- the Subject Access Request guide for the wider legal framework;
- the Privacy Notice for lawful bases, recipients, and retention;

- the Data Retention Schedule for how long categories are kept;
- the AI and Automated Decisions notice where a request concerns automated processing.

About Credicorp Limited

Company: Credicorp Limited (UK) Companies House: 16093826

ICO registration: ZC157682

Registered office: Suite Au31848, 9 Skyport Drive, Harmondsworth, West Drayton, UB7 0LB

Business: UK direct lender of short-term business credit to limited companies & LLPs

Official site: credicorp.co.uk

Independent UK business lender. Lending to companies is not a regulated credit agreement within Article 60B of the FSMA 2000 (Regulated Activities) Order 2001. No director personal guarantees; total cost of credit capped at 100% of principal. Verify this document and the company's official domains at **credicorp.co.uk/legal/**.